

## **Answers to Common Questions about Flood Insurance**

**Q: Do homeowners insurance policies cover flooding?**

**A:** Standard homeowner and renter insurance policies do not cover flood damage. You need flood insurance to protect your home and belongings against flood damage. The federal government guarantees policies through the National Flood Insurance Program (NFIP), administered by the Federal Emergency Management Agency ([FEMA](#)).

**Q: Do automobile insurance policies cover flooding?**

**A:** Yes, if you have purchased comprehensive coverage.

**Q: Is federal flood insurance available only for homeowners?**

**A:** Flood insurance is available to protect homes, condominiums, apartments and non-residential buildings, including commercial structures.

**Q: Can I buy flood insurance if my property was flooded in the past?**

**A:** You will probably be able to purchase flood insurance as usual, even though your house was previously flooded. If your property is prone to flooding, check with your agent, your local government or your local Emergency Preparedness office to be sure your property is not involved in any kind of flood remediation program that would affect your property and the flood insurance on it.

**Q: Can I buy flood insurance if I am located in a high-risk flood area?**

**A:** You can buy federal flood insurance in any area approved by the National Flood Insurance Program, which includes virtually all of Louisiana. Just check to be sure no remediation plans apply to your property.

**Q: Do residents of areas that are at low risk for flooding need to buy flood insurance protection?**

**A:** Most people in Louisiana live in an area that may flood even if it isn't in a high risk flood zone. It's a good idea to consider buying flood insurance wherever you live in Louisiana, and the coverage costs less on homes in areas that are at a lower risk of flooding.

**Q: Can I buy flood insurance immediately before or during a flood?**

**A:** You can buy flood protection at any time. However, there may be a 30-day waiting period before flooding is covered. Contact your insurance agent for details.

**Q: Can I buy federal flood insurance through my insurance agent?**

**A:** Yes, you can purchase flood insurance through your agent or other representative of an insurance company who writes flood insurance under special arrangement with the NFIP. If you need the name of an agent who writes flood insurance in your area, call the NFIP at 1-888-FLOOD29 (356-6329).

**Louisiana Department of Insurance  
J. Robert Wooley, Acting Commissioner of Insurance  
1-800-259-5300  
(225) 342-1258**

